

Determinants of Accounting Student Career Interest in Sharia Financial Institutions

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Abstract

The purpose of this study is to identify the factors that influence students' desire in working for Islamic financial organizations. The population included undergraduates from Jenderal Soedirman University's accounting department as well as those from Muhammadiyah University Purwokerto, Wijayakusuma University Purwokerto, Nahdlatul Ulama University Purwokerto, and Saifuddin Zuhri State Islamic University Purwokerto's Sharia Banking department. These individuals were either present or prospective students of Sharia accounting courses. There were 93 students who fit the criteria and fully completed the disseminated questionnaire using the convenience sample approach. SPSS software version 25 was used to process and analyze the data. According to the study's findings, knowledge of Islamic accounting, religiosity, and gender have no effect on students' interest in careers in sharia financial institutions. Knowledge of Islamic accounting has a positive effect on students' interest in careers in sharia financial institutions.

Keywords: Knowledge of Islamic Accounting, Religiosity, Gender, Students' Interest in careers in Islamic Financial Institutions

INTRODUCTION

Today's nations are working to improve and enhance their Islamic financial systems. This results in the global Sharia economy's development continuing to grow. According to the 2020 Islamic Finance Development Report, by 2014 to 2019, global Islamic financial assets increased annually. The number of Islamic financial institutions is another indicator of how the global Islamic economy is progressing. According to the Islamic Corporation for the Development of the Private Sector (ICD, 2019), there were 1,447 Islamic financial institutions worldwide in 2018, 1 526 Islamic financial institutions were added to this list in 2019 (Islamic Corporation for the Development of the Private Sector (ICD), 2020).

One of the nations attempting to build and advance its Islamic financial system is Indonesia. According to the 2020 Islamic Finance Development Report, Indonesia had total Islamic financial assets worth US\$127.71 billion as of December 2020 (excluding Islamic stocks), an increase from US\$99 billion the year before. Additionally, Indonesia has seen a surge in the number of Islamic financial institutions. Financial Services Authority (2019) reported that Indonesia had 436 Islamic financial institutions by 2018; this number rose to 461 by 2020 (Financial Services Authority, 2021).

Indonesia's expanding number of Islamic financial institutions has an impact on job possibilities. Unfortunately, despite such expansion, there are not enough Sharia human resources available. Due to the incompatibility of human resource competencies with

business needs, Indonesia is still having issues with human resources in the Sharia economy. In Indonesia, there are still a lot of Islamic financial organizations that hire most of their staff with traditional economics degrees (Primadhyta, 2021). Due to these issues, Sharia accounting has been made a subject at many Indonesian public and private universities. There is undoubtedly a huge demand for universities. One of the provinces with the most universities is now Central Java. The Central Java Province is home to 367 tertiary institutions, which are dispersed across a number of cities (Directorate General of Higher Education, 2020). Purwokerto City, which is located in Banyumas Regency, is one of them. In Banyumas Regency, five universities—Jenderal Soedirman University, Purwokerto Muhammadiyah University, Saifuddin Zuhri State Islamic University Purwokerto, Wijayakusuma University Purwokerto, and Nahdlatul Ulama University Purwokerto—have made sharia accounting a subject.

The availability of a Sharia accounting course does not imply that students who are now enrolled in it or who have previously completed it are interested in working for an Islamic financial institution. According to Kresna (2010), "interest" refers to a great desire or level of zeal for something. Of course, there are many elements that may influence a student's desire in working for Islamic financial organizations.

According to Ariska's research (2020), understanding of Islamic accounting have an impact on accounting students' desire to work for Islamic financial organizations. Students can learn about Sharia accounting through Sharia accounting courses. Sharia accounting is an accounting procedure that gives stakeholders of an entity accurate information (not just financial data) so that stakeholders can ensure the entity continues to operate in accordance with Islamic law and achieve its socioeconomic goals (Nurhayati & Wasilah, 2017: 2). In addition to Ariska's (2020), Agustini et al. (2020) conducted another research that shows understanding of Islamic accounting has a positive and significant impact on accounting students' interest in work in Islamic financial institutions. In contrast, the study by Nofianti et al. (2020) discovered that the degree of interest among accounting students in working for Islamic financial institutions is unaffected by their expertise with sharia accounting. This explanation forms the foundation for the study's independent variable, which is sharia accounting knowledge.

Religiosity is the second element that is supposed to affect students' interest in working for Islamic financial organizations. In order to discover the true meaning of life and happiness, Suryadi & Hayat (2021:13) define religiosity as a person's level of belief, attitude toward the religious doctrines he adheres to, and ceremonial activities involving both the relationship with God vertically and horizontally. Religious beliefs that forbid usury cause many Bank Rakyat Indonesia (BRI) employees to quit their positions (Reuters, 2021). This episode demonstrates the attitudes and opinions of the employees regarding what are thought to be Islamic religious teachings. The term "religiosity" refers to certain opinions and behaviors. Religiosity has a positive and significant effect on accounting students' interest in jobs in Islamic financial institutions, according to research by Agustini et al. (2020). Azikah & Nursyirwan's research (2021) produced contrasting findings, demonstrating that religion has a negligible and small impact on accounting students' motivation in pursuing employment in Islamic financial organizations. The study by Nofianti et al. (2020), which found different findings, demonstrates that religiosity has no effect on accounting students' motivation in

pursuing employment in Islamic financial organizations. This explanation informs the use of religion being an independent variable in this study.

In addition to religiosity and knowledge with sharia accounting, gender is regarded to have an impact on students' interest in working for Islamic financial organizations. Badan Pengembangan dan Pembinaan Bahasa (2022a), states that gender has a specific connotation. Gender, according to Sovitriana (2019: 8), is a concept used to describe how men and women differ in terms of sociocultural factors. It appears that many Indonesian women have recently started to show interest in the field of Islamic finance, regardless in terms of gender. According to the 2022 National Financial Literacy and Inclusion Survey, women are more financially literate than males, with a score of 50.33% compared to 49.05% (Financial Services Authority, 2022). The female labor force participation rate at PT Bank Syariah Indonesia reached 53.13% as of August 2020, meaning it's close to the male labour force participation rate of 82.41%, according to data from Danareksa Research. The percentage of women participating in the workforce is also rising annually (Bank Syariah Indonesia, 2021). Based on this phenomena, gender is a relevant factor to research. According to Fitriyana & Sumiyati's research from 2021, gender has an impact on accounting students' interest in a job as a public accountant. However, Handayani's research from 2021 demonstrates that there is no effect of gender on accounting students' interest in becoming public accountants. This explanation informs the use of gender as an independent variable in this study.

The Theory of Planned Behavior has been linked to interest in working for Islamic financial organizations. This idea offers a notion for understanding human social behavior. This theory of planned behavior incorporates ideas from social and behavioral science and interprets them in light of expectations and knowledge of particular behaviors in particular settings. Interest in the ensuing conduct is typically found to be predicted by perceived control over behavior, subjective norms, and attitudes toward behavior (Ajzen, 1991). Similar to how religiosity, gender, and knowledge of sharia accounting have all been proven to indicate interest in pursuing careers for Islamic financial organizations.

This study intends to determine the impact of students' desire in working in Islamic financial institutions on their understanding of Islamic accounting, religion, and gender. Three variables that are connected to students' desire in working for Islamic financial institutions are covered in this study. This study involves use of the independent factors of gender, understanding of Islamic accounting, and religion as well as the dependent variable of students' interest in working for Islamic financial institutions.

LITERATURE REVIEW AND HYPOTHESIS FORMULATION

Theory of Planned Behavior

As stated by Ajzen (1991), the Theory of Planned Behavior is a development of the Theory of Reasoned Action. The Theory of Planned Behavior likewise has a primary component, which is the person's intention or interest in causing particular behaviors, just like the Theory of Reasoned Action. Interest is regarded as a motivating factor that affects conduct. Unlike the Theory of Reasoned Action, the Theory of Planned conduct includes a second component that affects interest: the factor of control over conduct. Three elements—

attitudes toward behavior, subjective norms, and perceptions of control over behavior—are considered to affect individual interest in accordance with the Theory of Planned Behavior, according to Ajzen (1991). These three components are the main focus of the Theory of Planned Behavior, however additional aspects that are frequently taken into account in social psychology and allied fields are not contradicted by this theory (Ajzen & Albarracin, 2007:7). The supporting evidence is likewise explained by this idea. Demographic parameters like age, gender, color, education, and so forth might be considered as background factors (Ajzen, 2011). The focus of this study is on the perception of control over conduct in the form of knowledge of sharia accounting, the attitude factor toward behavior in the form of religiosity, as well as the background component in the form of gender.

Islamic Financial Institutions

A financial institution, according to Soemitra (2009:29), is any business whose operations are associated with the financial industry. Islamic financial institutions, as defined by Kareem (2012:32), are organizations that engage in both fund-raising and money-channeling activities and are provided with and subject to rewards based on Sharia principles, particularly buying and selling and profit-sharing. Bank financial institutions and non-bank financial institutions constitute Indonesia's two types of Islamic financial institutions. Sharia commercial banks, Sharia business units, and Sharia the public's financing banks are examples of banking institutions. While non-bank financial firms such as leasing businesses, factoring, Islamic capital markets, Islamic money markets, Islamic insurance companies, Islamic pension plans, and others (Soemitra, 2009: 53–54).

Sharia Accounting Knowledge

Everything that a person knows intellectually is known as knowledge (Language Development and Development Agency, 2022b). Then, whatever a person is aware of about Sharia accounting can be interpreted as Sharia accounting knowledge. According to Nurhayati and Wasilah (2017), Sharia accounting is an accounting method that gives accurate information (not only financial data) to an institution's stakeholders so that they can make sure the business continues to operate in accordance with Islamic law and achieve its socioeconomic goals. Students can learn about Sharia accounting through Sharia accounting courses. Sharia accounting courses compare Islamic and traditional accounting systems in terms of concepts, technical aspects, as well as the application of systems and products (Faculty of Economics and Business, Jenderal Soedirman University, 2018: 55). They also discuss the operations of Islamic economic and financial institutions. Two indicators—declarative knowledge and procedural knowledge—are used by Bonner & Walker (1994) to assess an individual's accounting expertise. Declarative knowledge is factual knowledge that is based on ideas, such as the understanding that money is a current asset. Procedural knowledge, on the other hand, refers to knowledge that is in line with regulations, such as methodically understanding accounting records in accordance with provisions.

According to studies by Agustini et al. (2020) and Annisa et al. (2022), understanding Islamic accounting has a positive and important effect on accounting students' interest for pursuing professions in Islamic financial institutions. Another study by Bintari and Hakim (2022) demonstrates that knowledge of Islamic banking has a positive and significant impact on students' interest in careers at Islamic financial service institutions. There is an argument

that as a person's understanding of Sharia accounting increases, so does their interest in working for an Islamic financial organization.

H1: Knowledge of Islamic accounting has a positive effect on students' interest in working in Islamic financial institutions

Religiosity

Religiosity is defined by Suryadi & Hayat (2021:13) as a person's level of belief and attitude toward the religious teachings he adheres to and ceremonial practices addressing the relationship with God vertically and horizontally, in order to discover the essence of life and happiness. Religiosity, according to Jalaludin (2001:89), is a behavior that derives either directly or indirectly from writings (the Al-Qur'an and Sunnah). There are five dimensions of religiosity, including the experiential, ritualistic, ideological, intellectual, and normative dimensions, according to Glock & Nicosia (1968) in Youssef et al. (2011).

Religiosity has a positive and significant effect on students' interest in jobs in Islamic financial institutions, according to studies by Agustini et al. (2020) and Khaidir & Rahmatullah (2021). Furthermore, according to research by Bintari and Hakim (2022), religiosity has a positive and significant effect on students' interest to work for Islamic financial service firms. There is a notion that as one's level of religiosity increases, so would their desire in working for an Islamic financial organization.

H2: Religiosity has a positive effect on students' interest in working in Islamic financial institutions.

Gender

According to Badan Pengembangan dan Pembinaan Bahasa (2022a), gender has a specific connotation. Gender is a concept used to describe how men and women differ in terms of sociocultural effects, according to Sovitriana (2019: 8). There are two theories that attempt to explain gender: the theory of nature and the theory of nurture. The theory of nurture, on the other hand, perceives the emergence of gender differences as a consequence of human interaction with the environment, opposed to the theory of nature, which considers gender differences as a consequence of biological differences (Nunuk & Murniati, 2004:61). Islam views men and women as equals in many ways, but there are still some areas where there are still acknowledged differences, such as the size of the inheritance share, the requirements for the female parts that must be covered, and the performance of specific acts of worship (salat and pilgrimage) (Marzuki, 2018: 22). Allah SWT states in QS Ali Imran verse 36, ".....Even though Allah knows better what he gave birth to, and men are not the same as women...."

Gender has an impact on students' desire in becoming public accountants, according to research by Fitriyana & Sumiyati (2021) and Rahmayanti et al. (2022). Additionally, a study from Dary & Ilyas (2017) demonstrates that gender has an impact on accounting students' interest in careers as public accountants and non-public accountants. So it is believed that a person's interest in working is influenced by their gender.

H3: Students' desire in working for Islamic financial institutions is influenced by their gender.

Interest

Kresna (2010: 25) defines interest as a strong desire or high level of passion for something. The tendency to pay attention to and act upon things, persons, or circumstances that are the subject of an interest can also be regarded as interest (Shaleh & Wahab, 2004: 262-263). According to Crow and Crow in Shaleh & Wahab (2004: 264), there are three aspects that contribute to the creation of interest: internal motivations from the individual, external social motivations, and internal emotional motivations.

METHODS

The research being conducted is quantitative. The population included undergraduates from Jenderal Soedirman University's accounting department as well as those from Muhammadiyah University Purwokerto, Wijayakusuma University Purwokerto, Nahdlatul Ulama University Purwokerto, and Saifuddin Zuhri State Islamic University Purwokerto's Sharia Banking department. Convenience sampling method was employed in this investigation. There were 93 students who fit the criteria and fully completed the disseminated questionnaire. SPSS software version 25 was used to process and analyze the data.

Three variables are used in this study to determine if students are interested in working for Islamic financial institutions: internal motivational elements, external social motivational factors, and internal emotional motivational factors (Shaleh & Wahab, 2004:264). Declarative knowledge and procedural knowledge are the two indicators used by the Sharia accounting knowledge variable (X_1) (Bonner & Walker, 1994). According to Yussef et al. (2011), the religiosity variable (X_2) includes five indicators: experiential, ritualistic, ideological, intellectual, and consequential. Male and female indicators are used for the gender variable (X_3). With the use of a Likert scale, the variables Y , X_1 and X_2 are measured. A dummy variable is used to measure variable X_3 in the meantime. Pilot tests, and data quality checks were employed.

RESULTS AND DISCUSSION

Description of Research Data

Only 109 of the 115 questionnaires that were distributed returned; leaving 109 surveys available for use. There are 109 students who participated in the study as respondents. The characteristics of the respondents are briefly presented in Table 1 below:

Table 1 Characteristics of Respondents:

No	Characteristics	Information	Amount	Percentage
1	Gender	Man	22	20%
		Woman	87	80%
2	Study Program and University	UNSOED accounting	38	35%
		UMP accounting	19	17%
		Accounting UIN SAIZU Purwokerto	24	22%
		Accounting UNWIKU Purwokerto	11	10%

No	Characteristics	Information	Amount	Percentage
		Accounting UNU Purwokerto	17	16%
3	Semester	Five	44	40%
		Seven	25	23%
		Nine	39	36%
		Eleven	1	1%
4	Currently or have taken sharia accounting courses	Currently	33	30%
		Has	76	70%

Pilot Test Results

Ten current participants in the Diponegoro University Accounting Study Program who have studied Sharia accounting courses have participated in a pilot test. There were no suggestions from the respondents in any of the 10 questionnaires that were returned. In light of this, it can be said that the respondents had no trouble understanding the research tool on the questionnaire. As a result, no changes were made to the original questionnaire.

Validity Tests

Pearson product moment correlation analysis was used to verify validity. If the statistical test results demonstrate the value of r count r table with a significance level of 1%, the item assertion is said to be legitimate. With a 1% significance level and a sample size of 109 ($n = 109$), the r table value is 0.2226 with $n-2$ degrees of freedom. Seven of the 14 items in the statement of Islamic accounting knowledge variable passed the validity test, according to the results. All 18 of the items passed the validity test of the item statement for the religiosity variable, according to the results. All nine of the interest variable statement items passed the validity test, according to the findings of the analysis.

Reliability Tests

The Cronbach alpha analysis was used to conduct the reliability test. If an instrument provides a Cronbach alpha value greater than 0.60, it is considered dependable. The reliability test findings showed that each variable's Cronbach alpha coefficient was more than 0.60. Therefore, it can be said that X_1 , X_2 , and Y are dependable instrument variables.

Descriptive statistical analysis findings The data from the variables of Islamic accounting knowledge (X_1), religiosity (X_2), and students' desire in working in Islamic financial institutions (Y) are described using descriptive statistics. Table 2 below displays the findings of the descriptive statistical analysis.

Table 1. Results of Descriptive Statistical Analysis of Knowledge of Islamic Accounting, Religiosity, and Students' Interest in Working in Islamic Financial Institutions.

Variable	<i>N</i>	<i>Minimum</i>	<i>Maximum</i>	<i>Means</i>	<i>std. Deviation</i>
Sharia accounting knowledge (X_1)	109	1.71	5.00	3.68	0.57
Religiosity (X_2)	109	2.61	4.94	4,21	0.48

Variable	N	Minimum	Maximum	Means	std. Deviation
Student interest in working in Islamic financial institutions (Y)	109	2.67	5.00	4.02	0.54

Variance Test

The difference test in this study aims to determine whether there are differences between the two university groups. The same population variance is needed to analyze this research. The first group is universities with a non-Islamic background. The second group is universities with an Islamic-based background. A different test used is the independent difference test. The criterion used is Levene's test > 0.05 , and then there is no difference in population variance between the two samples, and vice versa.

The results of the variance test show that each variable, namely X_1 , X_2 , and Y has a significance value of Levene's test of more than 0.05. This shows that the population variance of the two groups is the same. The t-test value of each variable in the equal variances assumed section has a significance (2-tailed) of more than 0.05 which indicates that there is no significant difference between the two groups' level of Islamic accounting knowledge, religiosity, and students' interest in working in Islamic financial institutions.

Classical Assumption Test Results

The classic assumption tests carried out in this study include the normality test, multicollinearity test, heteroscedasticity test, and linearity test. After carrying out the normality test with the results of Asymp. Sig. of $0.20 > 0.05$, it can be said that in the regression model, the residual data has a normal distribution. Then, the results of the multicollinearity test of this study indicate that the independent variables tested in this study do not occur multicollinearity, this is because each variable has a *Tolerance value* that exceeds 0.10 and a *Variance Inflation Factor (VIF)* value that is less than 10. Then, the results of the heteroscedasticity test performed showed no heteroscedasticity because each independent variable had a significance value greater than 0.05. Then, the results of the linearity test show that the *R square value* is 0.00. The C^2_{test} can be obtained by multiplying the *R square value* by the number of observations of 109, resulting in C^2_{test} of 0.00. Meanwhile, the value of C^2_{table} is obtained through the *Chi Square table* of 132.144 with *degree of freedom* = $n-2$ ($109-2=107$) and a significance of 0.05. Then the regression model is linear, because the value of C^2_{test} is less than C^2_{table} .

Table 2. Results of Multiple Linear Regression Analysis

	Standardized Coefficients Beta	t-test	Sig
Knowledge of Sharia Accounting (X_1)	0.205	2,212	0.029
Religiosity (X_2)	0.238	2,554	0.012
Gender (X_3)	0.032	0.346	0.730
Constant	2,134		
Adjusted R Square	0.087		
F _{test} Sig	0.006		

Hypothesis Testing

Statistical research shows that the t-test for the variable knowledge of sharia accounting was 2.212 with a significance level of 0.029. This shows that knowledge of Islamic accounting has a positive effect on students' interest in working in Islamic financial institutions. Thus the results of testing the first hypothesis (H_1) are accepted. Furthermore, the results t-test of the religiosity variable is 2.554 with a significance level of 0.012. It means that religiosity has a positive effect on students' interest in working in Islamic financial institutions. Thus the results of testing the second hypothesis (H_2) is accepted. Contrary, based on the t-test result > 0.05 , gender has no effect on students' interest in working in Islamic financial institutions.

Discussion

The Influence of Islamic Accounting Knowledge on Student Interests to Work in Islamic Financial Institutions

According to the Theory of Planned Behavior, a person's sense of behavioral control might affect their motivation. The perceived ease or difficulty in carrying out particular activities is referred to as perceived control over this activity and is evaluated as a reflection of prior experiences and anticipated boundaries (Ajzen, 1991). Knowing about sharia accounting is one form of perceived control over behavior whose impact on personal interests has been extensively examined.

The first hypothesis was tested, and the findings demonstrate that having a working knowledge of Islamic accounting increases students' interest in careers in Islamic financial institutions. The first hypothesis is therefore accepted. This demonstrates that students' interest in working for Islamic financial institutions increases with their level of understanding about Islamic accounting.

Knowledge of Sharia accounting refers to all information concerning sharia accounting that a person is aware of. Sharia accounting is an accounting procedure that gives stakeholders of an entity accurate information (not just financial data) so that stakeholders may make sure the business continues to operate in accordance with Islamic law and achieve its socio-economic goals (Nurhayati & Wasilah, 2017: 2). The understanding of sharia accounting that is mentioned in this research is learned in sharia accounting classes. Courses in sharia accounting are typically designed on purpose by academic institutions to support student careers in sharia-based institutions. Thus, if a student is successful in mastering Islamic accounting courses, working in Islamic financial institutions will be simple for them to do, which promotes the creation of an interest in working in Islamic financial institutions among students.

The findings of this study are consistent with studies by Agustini et al. (2020) and Annisa et al. (2022) that claim that knowledge of Islamic accounting has a positive impact on accounting students' interest in pursuing careers in Islamic financial institutions. Additionally, studies by Bintari & Hakim (2022) that claim knowledge of Islamic banking has a positive impact on students' interest in working for Islamic financial services institutions also support these findings. The availability of this study supports the claim that understanding Islamic accounting increases students' interest in working for Islamic financial organizations. The findings of this study are inconsistent with research by Nofianti et al. (2020), which found

that students' interest in working for Islamic financial institutions is unaffected by their knowledge of Islamic accounting.

The Effect of Religiosity on Student Interests to Work in Islamic Financial Institutions

According to the Theory of Planned Behavior, individual preferences can be influenced by attitudes toward behavior. The degree to which a person has a favorable or unfavorable appraisal of the action in issue is referred to as their attitude towards it (Ajzen, 1991). Regarding one attitude toward conduct that has been extensively researched in terms of its impact on personal interests, namely religiosity.

According to the findings of testing the second hypothesis, religiosity has a positive effect on students' interest in career in Islamic financial organizations. As a result, the second theory is adopted. This demonstrates that the desire of students in working for Islamic financial organizations is higher the more religious they are.

Religious behavior is defined by Jalaludin (2001:89) as behavior that derives directly or indirectly from texts (the Al-Qur'an and Sunnah). Allah orders His servants to take their labor properly in letter At-Taubat of the Qur'an, verse 105. Work must be done in a legal manner. Being employed by an Islamic financial organization is one of the halal jobs. An individual with a high level of religiosity will undoubtedly be motivated to work at an Islamic financial institution in order to seek Allah's pleasure, which will promote the creation of a desire to do so.

According to research by Bintari & Hakim (2022), Agustini et al. (2020), and Khaidir & Rahmatullah (2021), this study's findings are consistent with those of those investigations. Religiosity has a positive effect on students' interest in career in non-bank Islamic financial organizations, according to Khaidir & Rahmatullah's research (2021). Religiosity is said to have positive effects on students' interest in working for Islamic financial service companies, according to Bintari & Judge Research (2022). Religiosity has a positive effect on accounting students' desire in working in Islamic financial institutions, according to research by Agustini et al. (2020). The existence of this study supports the argument that religiosity influences students' interest in working for Islamic financial institutions in a beneficial manner. The findings of this study contradict those of studies by Azikah & Nursyirwan (2021), which found that religiosity has a negative effect on accounting students' interest in working for Islamic financial institutions, and Nofianti et al. (2020), which found that religiosity has no effect on students' interest in this kind of work.

The Influence of Gender on Student Interests to Work in Islamic Financial Institutions

The Theory of Planned Behavior states that background factors can influence individual interests. Background factors are other factors than the three main factors in the Theory of Planned Behavior that affect interest, which are often considered in social psychology and related disciplines (Ajzen & Albarracin, 2007:7) . One type of background factor that has been extensively studied for its effect on individual interests is gender.

The results of testing that gender has no effect on students' interest in working in Islamic financial institutions. According to Sovitriana (2019: 8) , gender is a concept to identify differences in women and men in terms of socio-cultural influences. Current socio-cultural conditions seem to narrow gender differences in terms of interest in working in Islamic

financial institutions. Moore (1998: 17) explains that gender is the difference in functions, roles and responsibilities between men and women resulting from social construction and can change with the times. Following the current developments, it seems that the differences between men and women are biased. Many things that women are interested in are also of interest to men, such as the interest in working at an Islamic financial institution.

The results of this study are in line with Handayani's research (2021) and Rahmat & Martadinata (2022) which states that gender has no effect on the interest of accounting students to become public accountants. The existence of this research shows that gender not only has no effect on students' interest in working to become public accountants, but also on interest in working in Islamic financial institutions. The results of this study are not in line with Dary & Ilyas ' research (2017) which states that gender influences the interest of accounting students to become public accountants and non-public accountants , and Fitriyana & Sumiyati's research (2021) who revealed that gender influences the interest of accounting students to become public accountants in Bandar Lampung, as well as research by Rahmayanti *et al* . (2022) which revealed that gender affects students' interest in becoming public accountants

CONCLUSION, IMPLICATION AND LIMITATION

Conclusion

Based on the results of the data analysis and discussion that has been described, the following conclusions can be drawn: 1). Knowledge of sharia accounting has a positive effect on students' interest in working in Islamic financial institutions. 2). Religiosity has a positive effect on students' interest in working in Islamic financial institutions. 3). Gender has no effect on students' interest in working in Islamic financial institutions.

Implications

Based on the above conclusions, the implications of this study are as follows: 1). The results of this study justify the concept of the Theory of Planned Behavior which states that the perceived factor of control over behavior and the attitude factor towards behavior can encourage individual interest. 2). The practical implication for academic institutions is to pay attention to the steps that will be taken to increase students' knowledge of sharia accounting through sharia accounting courses, and pay attention to the steps that will be taken to increase student religiosity, especially students who are taking or have taken sharia accounting courses, as well as maintaining a balance steps in increasing student interest in working in Islamic financial institutions between male and female students.

Limitations and Suggestions

Based on the conclusions above, the limitations and suggestions of this study are as follows: 1). The independent variables in this study can only explain the dependent variable of 8.7%, while the remaining 91.3% is explained by other variables outside of this study. This research examines three variables that influence students' interest in working in Islamic financial institutions, namely knowledge of Islamic accounting, religiosity, and gender. Future research is expected to try other variables that can influence students' interest in working in Islamic financial institutions, for example the social environment, personality, self-efficacy, internship experience, or others. 2). The data collection technique in this study used a questionnaire technique, so there are possible weaknesses encountered, for example respondents have the possibility to give answers that are not in accordance with reality

because the distribution of the questionnaire was via WhatsApp messages in the form of a Google form link, so efforts to avoid this cannot be done. Future research is expected to make efforts to prevent things that become weaknesses of the questionnaire technique, for example by distributing questionnaires directly and accompanying respondents while filling out the questionnaire.

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